

MODIFICATION
OF NOTE AND LIEN

Date: September 16, 2005

Note:

Date: November 15, 2004
Original Amount: Eighty Five Thousand and No/100's (\$85,000.00) Dollars
Maker: Dennis Roden and Tanya Tacker
Payee: Jerry T. Stafford and Sandra B. Stafford

Holder of Note and Liens: Jerry T. Stafford and Sandra B. Stafford

Holder's Mailing Address: 6710 Poplar Corner
Walls, MS 38680

Obligor: Dennis Roden and Tanya Tacker

Obligor's Mailing Address: 3735 Woodland Drive
Horn Lake, MS 38637

Note and Liens are described in the following documents, recorded in:

A Land Deed of Trust at Volume 2141, Page 88 and Warranty Deed at Volume 490, Page 341, both recorded in the Official Public Records of De Soto County, Mississippi.

Property (including any improvements) subject to lien:

Lot 1714, Section D, (Bellemeade Subdivision) DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, City of Horn Lake, Mississippi, as shown by plat appearing of record in Plat Book 10, Page 9 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Terms of Extension and Modification:

All parties hereby agree that the above mentioned Land Deed of Trust and Warranty Deed are to have an effective date of November 15, 2004.

It is hereby agreed that the maturity date as stated in the Note and Deed of Trust are incorrect. The correct maturity date should be August 15, 2033, as shown in the Note.

Further said Note, Land Deed of Trust and Warranty Deed recite the maker's names as Deniss Roden and Tanya Tacker, and Denise Roden and Tanya Tacker. In truth their correct names are Dennis Roden and Tanya Tacker.

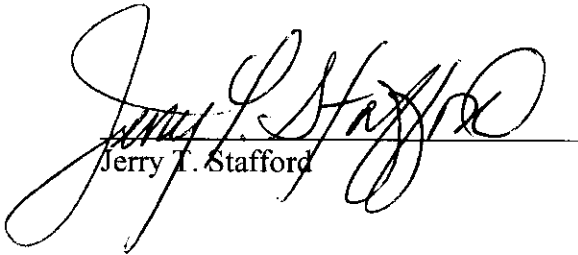
At the present time the unpaid principal balance on the subject Promissory Note and Deed of Trust is Eighty Three Eight Hundred Forty One and 60/100's (\$83,841.60) Dollars. The next payment due date is September 15, 2005 in the amount of Six Hundred Ninety Nine and 28/100's (\$699.28) Dollars, principal and interest and a like payment due on the 15th day of each month thereafter until August 15, 2033. The interest rate is Nine and a Quarter percent (9.25%) per annum. Interest shall be calculated on the unpaid principal to the date of each installment. Each payment will be credited first to the accrued interest and to reduction of principal.

All parties hereby agree to the changes, corrections and modifications set out above.

All other aspects of the Note and Land Deed of Trust to secure the debt remain the same. The Note and Liens shall continue as written, except as provided in this instrument. When the context requires, singular nouns and pronouns include the plural.

Dennis Roden

Tanya Tacker


Jerry T. Stafford


Sandra B. Stafford

STATE OF _____
COUNTY OF _____

Personally appeared before me, the undersigned authority of law in and for the jurisdiction aforesaid, the within named Dennis Roden and Tanya Tacker, who acknowledged that they signed and delivered the above and foregoing instrument on the day and year therein mentioned.

Given under my hand and seal this ____ day _____ 2005.

NOTARY

My commission Expires:

STATE OF MS
COUNTY OF DeSoto

Personally appeared before me, the undersigned authority of law in and for the jurisdiction aforesaid, the within named Jerry T. Stafford and Sandra B. Stafford, who acknowledged that they signed and delivered the above and foregoing instrument on the day and year therein mentioned.

Given under my hand and seal this 16 day September 2005.

My commission Expires:




NOTARY